PATENT ABSTRACTS OF JAPAN

(54) **CREDIT CARD CONTROL METHOD**

(57)Abstract:
PROBLEM TO BE SOLVED: To solve such a problem with a conventional credit card that, since the amount of use limit of the credit card is controlled for one use limit for the credit card, a person who has uneasiness about current security technology even when the use amount is small in the use of the credit card through the Internet cannot use the credit card with ease.
SOLUTION: A credit card control device comprises a first storage means for storing a trade pattern, a second storage means for storing the amount of use limit for the trade pattern, a means for receiving credit card identification information, shop identification information, and amount of use, a means for extracting the trade pattern corresponding to the shop identification information from the first storage means, a means for extracting the credit card identification information and the amount of use limit corresponding to the trade pattern from the second storage means, and a means for judging whether the amount of use is within the amount of use limit or not.
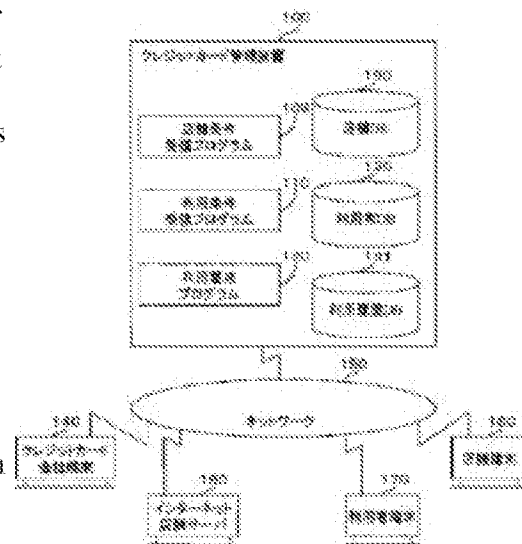
CLAIMS

[Claim(s)]
[Claim 1]A credit card management method comprising:
A step which receives credit card identification information, and store identification information and rental spending.
A step which extracts a dealings form corresponding to store identification information from a first memory measure that memorizes a dealings form corresponding to the aforementioned store identification information, A step to which the aforementioned rental spending judges that it is within the limits of the aforementioned available limit from a second memory measure which memorizes an available limit corresponding to the aforementioned credit card identification information and the aforementioned dealings form to be credit card identification information and a step which extracts an available limit corresponding to a dealings form.

[Claim 2]Credit card identification information and a step which receives store identification information and rental spending, A step which extracts a dealings form corresponding to store identification information from a first memory measure that memorizes a dealings form corresponding to the aforementioned store identification information, A step which extracts an available limit corresponding to credit card identification information and a dealings form from a second memory measure which memorizes an available limit corresponding to the aforementioned credit card identification information and the aforementioned dealings form, A program for the aforementioned rental spending to make a computer perform a step which judges that it is within the limits of the aforementioned available limit.
[Claim 3]A credit card controlling device comprising:
A first memory measure that memorizes a dealings form corresponding to store identification information.
A second memory measure which memorizes an available limit corresponding to credit card identification information and the aforementioned dealings form, Credit card identification information and a means to receive store identification information and rental spending, A means by which the aforementioned rental spending judges that it is within the limits of the aforementioned available limit from a means to extract a dealings form corresponding to store identification information from said first memory measure, and said second memory measure to be credit card identification information and a means to extract an available limit corresponding to a dealings form.

[Claim 4]Credit card identification information and a step which receives store identification information and rental spending, A step which extracts a dealings form corresponding to store identification information from a first memory measure that memorizes a dealings form corresponding to the aforementioned store identification information, A step which extracts an available limit corresponding to credit card identification information and a dealings form from a second memory measure which memorizes an available limit corresponding to the

aforementioned credit card identification information and the aforementioned dealings form, A storage which stored a program for performing a step the aforementioned rental spending judges that it is within the limits of the aforementioned available limit to be and in which computer reading is possible.

[Claim 5]A credit card management method comprising:

A step which receives credit card identification information, and a dealings form and rental spending.

A step to which the aforementioned rental spending judges that it is within the limits of the aforementioned available limit from a memory measure which memorizes an available limit corresponding to credit card identification information and a dealings form to be credit card identification information and a step which extracts an available limit corresponding to a dealings form.

DETAILED DESCRIPTION

[Detailed Description of the Invention]

[0001]

[Field of the Invention]The present invention relates to the method of managing the available limit of a credit card.

[0002]

[Description of the Prior Art]The available limit of the conventional credit card had managed only one available limit to the credit card.

[0003]

[Problem to be solved by the invention]Since the available limit of the conventional credit card had managed only one available limit to the credit card, In use of the credit card in the Internet etc., even when there was little amount of use, there was a problem referred to as that those who have anxiety in the present security technology cannot use a credit card in comfort.

[0004]

[Means for solving problem]The first memory measure that memorizes the dealings form corresponding to store identification information about the aforementioned problem, The second memory measure which memorizes the available limit corresponding to credit card identification information and the aforementioned dealings form, Credit card identification information and a means to receive store identification information and rental spending, A means to extract the dealings form corresponding to store identification information from the above-mentioned first memory measure, It is solved by a credit card controlling device being provided with credit card identification information, a means to extract the available limit corresponding to a dealings form, and a means by which the aforementioned rental spending judges that it is within the limits of the aforementioned available limit, from the above-mentioned second memory measure.

[0005]

[Mode for carrying out the invention]Below, below Drawings are used and one embodiment of the credit card management method by the present invention is described in detail.

[0006]Fig.1 is a system configuration figure of this embodiment. In the figure, to the credit card controlling device 100, The operator of a credit card company operation. One or more sets of the credit card company terminals 140 and salesclerks who carry out operation. One or more sets of the Internet store servers 180 which perform agency of one or more sets of user-terminal 170 and user terminals and credit card controlling device with which one or more sets of store terminal 160 and the users who carry out operate it shall be connected via the network 150.

[0007]The credit card management controlling device 100, For example, either a credit card company terminal or a server is also installed in an accessible credit card contractor's credit card management center, [a store terminal and the Internet store server] Three DB(s) called store DB190 and user DB130 and utilization history DB191 which show a component later, The program 109 which receives the store conditions which include a store code, and a dealings form and a commission from the operator of a credit card company, and performs registration to store DB190, password [a name, the term of validity, and] - Lengthen with a credit card number from the operator of a credit card company, dropping bank - Lengthen, and a shoot seat number and the utilization condition which usually contains an available limit and an Internet usage limit are received, In use by the program 110 which performs registration to user DB130, the credit card number received from the store terminal or the Internet store server, and a name, use time and store code shopping, With reference to user DB130 and store DB190, a utilization result is edited [a utilization request including the usage pattern, the rental spending, and the payment method which is the identification information of use by a loan] into utilization history DB191 for a utilization history after that [write], It has the program 120 which performs transmission to the aforementioned store terminal or the aforementioned Internet store server.

[0008]The components which store DB190 holds are a store code, and a dealings form and a commission. password [a name, the term of validity, and] - Lengthen the component which user DB130 holds with a credit card number, it is dropping bank - Lengthened, and are a shoot seat number, a usual available limit, and an Internet usage limit. The components which utilization history DB191 holds are a credit card number, and a store code, a usage pattern, a payment method and time.

[0009]First, the store conditions and utilization condition from an operator of a credit card company are received, and store DB190 and the processing which performs registration to user DB130 are described using Fig.1, and Fig.9, Fig.2, Fig.4 and Fig.7.The flow chart with which Fig.9 describes the flow of store condition registration processing, the flow chart with which Fig.2 describes the flow of utilization condition registration processing, the thing in which Fig.4 disclosed change of the concrete contents of store DB190, and Fig.7 disclose change of the concrete contents of user DB130.

[0010]By Fig.9, operation of this system at the time of receiving store conditions from an operator through a credit card company terminal is described here.

[0011]When registering the store conditions of a new credit card transaction store, the operator

of a credit card company uses the credit card company terminal 140, The demand for registering the store conditions of a new credit card transaction store into store DB190 to this system is carried out transmitting S900 (store condition transmission). The store code, and the dealings form and the commission which the operator of the credit card company input are included in the information on the aforementioned store conditions. This system which received the aforementioned store conditions by S910 registers into store DB190 the information on the store conditions which include a store code, and a dealings form and a commission by S920. 400 is store DB190 at the time of registering two store information for the store conditions of a new credit card transaction store as "5678", a dealings form "usual", the "Internet" and a commission "3%", and "1%". [a store code "1234",]

[0012]And operation of this system at the time of receiving a utilization condition from an operator through a credit card company terminal is described by Fig.2.

[0013]When registering a new credit card user's utilization condition, the operator of a credit card company uses the credit card company terminal 140, The demand for registering a new credit card user's utilization condition into user DB130 to this system is carried out transmitting S200 (utilization condition transmission). password [a name, the term of validity, and] - Lengthen to the information on the aforementioned utilization condition with the credit card number which the operator of the credit card company input, it dropping bank - Lengthens to it, and the shoot seat number, the usual available limit, and the Internet usage limit are contained in it. password [a name, the term of validity, and] - Lengthen this system which received the aforementioned utilization condition by S210 with a credit card number by S220, it is dropping bank - Lengthened, and registers into user DB130 a shoot seat number and the information on a utilization condition which usually contains an available limit and an Internet usage limit. 700, A new credit card user's utilization condition. dropping bank "Nakahara bank" - password [name "Yamamoto", term-of-validity "2003.12-31-24:00" and] "9999" - lengthening, and lengthening - - shoot seat number "4444-5555-6666-7777" - usually -- an available limit -- "-- [a credit card number "4999-1111-2222-3333", and] It is user DB130 at the time of registering as 600,000" and an Internet usage limit "10,000."

[0014]Next, in the state where registration of the aforementioned store conditions and the aforementioned utilization condition is completed, The utilization request from a salesclerk or a user is received, and the processing which transmits the utilization result to the aforementioned utilization request to a salesclerk or a user with reference to store DB190 and user DB130 is described using Fig.1, and Fig.3, Fig.5, Fig.6, Fig.7 and Fig.8.That in which the flow chart with which Fig.3 describes the flow of utilization request decision processing, Fig.5, and Fig.6 disclosed the flow chart of utilization request processing, and Fig.7 disclosed change of the concrete contents of user DB130, and Fig.8 disclose change of the concrete contents of utilization history DB191.

[0015]By Fig.3, operation of this system at the time of receiving a store terminal or the utilization request from the Internet store server is described here. However, operation of this system after receiving the aforementioned utilization request is not concerned with the difference

of the aforementioned utilization request transmitting origin, but since it is common, describes each send action of the aforementioned utilization request first here, and describes the above-mentioned common operation after that.

[0016]At usual stores other than the Internet, operation of utilization request transmission to this system at the time of purchasing goods is described using a credit card. The salesclerk who kept the merchandise purchase person's credit card does the utilization request of a credit card transmitting S310 (utilization request transmission) to this system using the store terminal 160. The usage pattern, the rental spending, and the payment method which is the identification information of use by the credit card number, and the name, use time and store code shopping into which the salesclerk input using the store terminal 160, and use by a loan are included in the information on the aforementioned utilization request. This system which received the aforementioned utilization request by S320 carries out the comparison test of store DB190 and user DB130 to the aforementioned utilization request, and performs processing which transmits the utilization result to the aforementioned utilization request to the store terminal 160. The store terminal 160 which received the aforementioned utilization result by S310 outputs the duplicate of credit card use. A salesclerk is passing a merchandise purchase person the duplicate of the aforementioned credit card use, and can complete operation of the credit card utilization request transmission in the aforementioned usual store, and utilization result reception.

[0017]In the Internet, operation of utilization request transmission to this system at the time of purchasing goods is described using a credit card. A merchandise purchase person does the utilization request of a credit card transmitting S310 (utilization request transmission) to this system using the user terminal 170 and the Internet store server 180. The usage pattern, the rental spending, and the payment method which is the identification information of use by the credit card number, and the name, use time and store code shopping into which the merchandise purchase person input using the user terminal 170, and use by a loan are included in the information on the aforementioned utilization request. This system which received the aforementioned utilization request by S320 carries out the comparison test of store DB190 and user DB130 to the aforementioned utilization request, and performs processing which transmits the utilization result to the aforementioned utilization request to the store terminal 160. The Internet store server 180 which received the aforementioned utilization result by S310 transmits the aforementioned utilization result to the user terminal 170. A merchandise purchase person lets the user terminal 170 pass, is checking the aforementioned utilization result and can complete operation of the credit card utilization request transmission in the aforementioned Internet, and utilization result reception.

[0018]By Fig.5 and Fig.6, operation of this system at the time of receiving a store terminal or the utilization request from the Internet store server is described here. The credit card number in the user DB130 corresponding to the credit card number under aforementioned utilization request which received the utilization request by S500 and was received by S510 is searched. When processing which edits the utilization result at the time of exception processing by S570, and transmits the aforementioned utilization result to utilization request origin by S580 when a credit

card number does not exist as a result of the aforementioned search is performed and a credit card number exists, decision processing S511 of the term of validity is performed.

[0019]In S511, the term of validity in the user DB130 corresponding to the use time under received aforementioned utilization request and the credit card number under aforementioned utilization request is compared. Processing which edits the utilization result at the time of exception processing by S570, and transmits the aforementioned utilization result to utilization request origin by S580 when use time is after the term of validity as a result of the aforementioned comparison is performed, and when use time is before the term of validity, decision processing S520 of a usage pattern is performed.

[0020]The store code in the store DB190 corresponding to the store code under received aforementioned utilization request is searched with S512. When processing which edits the utilization result at the time of exception processing by S570, and transmits the aforementioned utilization result to utilization request origin by S580 when a store code does not exist as a result of the aforementioned search is performed and a store code exists, decision processing S520 of a dealings form is performed. In S520, the dealings form corresponding to the store code under received aforementioned utilization request performs the Internet and the other (usually) decision processing.

[0021]When a dealings form is the Internet as a result of the aforementioned judgment, the judgment S530 of an Internet usage limit is performed, and, in the case except the Internet (usually), a dealings form usually performs the judgment S610 of an available limit.

[0022]In S530, the rental spending under received aforementioned utilization request is compared with the Internet usage limit corresponding to the store code under aforementioned utilization request. When the aforementioned rental spending is over the aforementioned Internet usage limit as a result of the aforementioned comparison, The utilization result at the time of exception processing is edited by S570, processing which transmits the aforementioned utilization result to utilization request origin by S580 is performed, and when the aforementioned rental spending is below the aforementioned Internet usage limit, updating S540 of an Internet usage limit is performed.

[0023]The amount of money which deducted the aforementioned rental spending from the Internet usage limit in the user DB130 in S540 is updated as a new Internet usage limit after credit card use, The store code under aforementioned utilization request and the information on a utilization history including a usage pattern, the amount of money, a payment method, and time are registered into utilization history DB191 by S541. User DB191 is DB generated by S541 or S621 at the time of first time utilization request reception. Then, processing which edits the utilization result at the time of normal processing by S550, and transmits the aforementioned utilization result to utilization request origin by S560 is performed.

[0024]In store conditions and the initial state after utilization condition registration this system 710, A utilization request called a credit card number "4999-1111-2222-3333", a name "Yamamoto", and store code "1234", usage pattern "shopping", rental spending "5,000" and payment method "package" / use time "2001.3.20-13:00" is received, It is user DB130 after

performing the update process of an Internet usage limit corresponding to the aforementioned utilization request. The Internet usage limit of user DB130 is updated from "10,000" to "5,000."

[0025]800 is utilization history DB191 after this system receives the aforementioned utilization request and performs the update process of a utilization history in store conditions and the initial state after utilization condition registration corresponding to the aforementioned utilization request.

[0026]In S610, the rental spending under received aforementioned utilization request is compared with the usual available limit corresponding to the store code under aforementioned utilization request. Processing which edits the utilization result at the time of exception processing by S650, and transmits the aforementioned utilization result to utilization request origin by S660 when the aforementioned rental spending is over the aforementioned usual available limit as a result of the aforementioned comparison is performed, and when the aforementioned rental spending is below the aforementioned usual available limit, updating S620 of an available limit is usually performed.

[0027]The amount of money which deducted the aforementioned rental spending from the usual available limit in the user DB130 in S620 is updated as a new usual available limit after credit card use, The store code under aforementioned utilization request and the information on a utilization history including a usage pattern, the amount of money, a payment method, and time are registered into utilization history DB191 by S620. User DB191 is DB generated by S541 or S621 at the time of first time utilization request reception. Then, processing which edits the utilization result at the time of normal processing by S630, and transmits the aforementioned utilization result to utilization request origin by S640 is performed.

[0028]In the state after 710 this system 720, A utilization request called a credit card number "4999-1111-2222-3333", a name "Yamamoto", and store code "5678", usage pattern "shopping", rental spending "510,000", payment method "division two times" and use time "2001.3.20-18:00." It is user DB130 after receiving and usually performing the update process of an available limit corresponding to the aforementioned utilization request. The usual available limit of user DB130 is updated from "600,000" to "90,000."

[0029]810 is utilization history DB191 after this system receives the aforementioned utilization request and performs the update process of a utilization history in the state after 800 corresponding to the aforementioned utilization request. The utilization history information corresponding to the store code "5678" of utilization history DB191 is added.

[0030]In this embodiment, although the dealings form described as information corresponding to a store code, it does not need to be the information corresponding to a store code, for example, is not necessarily good also considering the connection form information itself which can identify that it is an Internet connectivity on a network as a dealings form.

(Additional remark 1) Credit card identification information and the step which receives store identification information and rental spending, The step which extracts the dealings form corresponding to store identification information from the first memory measure that memorizes the dealings form corresponding to the aforementioned store identification information, The step

which extracts the available limit corresponding to credit card identification information and a dealings form from the second memory measure which memorizes the available limit corresponding to the aforementioned credit card identification information and the aforementioned dealings form, A credit card management method, wherein the aforementioned rental spending is provided with the step which judges that it is within the limits of the aforementioned available limit.

(Additional remark 2) Credit card identification information and the step which receives store identification information and rental spending, The step which extracts the dealings form corresponding to store identification information from the first memory measure that memorizes the dealings form corresponding to the aforementioned store identification information, The step which extracts the available limit corresponding to credit card identification information and a dealings form from the second memory measure which memorizes the available limit corresponding to the aforementioned credit card identification information and the aforementioned dealings form, A program for the aforementioned rental spending to make a computer perform the step which judges that it is within the limits of the aforementioned available limit.

(Additional remark 3) The first memory measure that memorizes the dealings form corresponding to store identification information, The second memory measure which memorizes the available limit corresponding to credit card identification information and the aforementioned dealings form, Credit card identification information and a means to receive store identification information and rental spending, A means to extract the dealings form corresponding to store identification information from the above-mentioned first memory measure, A credit card controlling device having credit card identification information, a means to extract the available limit corresponding to a dealings form, and a means by which the aforementioned rental spending judges that it is within the limits of the aforementioned available limit, from the above-mentioned second memory measure.

(Additional remark 4) Credit card identification information and the step which receives store identification information and rental spending, The step which extracts the dealings form corresponding to store identification information from the first memory measure that memorizes the dealings form corresponding to the aforementioned store identification information, The step which extracts the available limit corresponding to credit card identification information and a dealings form from the second memory measure which memorizes the available limit corresponding to the aforementioned credit card identification information and the aforementioned dealings form, The storage which stored the program for performing the step the aforementioned rental spending judges that it is within the limits of the aforementioned available limit to be and in which computer reading is possible.

(Additional remark 5) Credit card identification information and the step which receives a dealings form and rental spending, The step which extracts the available limit corresponding to credit card identification information and a dealings form from the memory measure which memorizes the available limit corresponding to credit card identification information and a

dealings form, A credit card management method, wherein the aforementioned rental spending is provided with the step which judges that it is within the limits of the aforementioned available limit.

(Additional remark 6) Credit card identification information and the step which receives a dealings form and rental spending, The step which extracts the available limit corresponding to credit card identification information and a dealings form from the memory measure which memorizes the available limit corresponding to credit card identification information and a dealings form, A program for the aforementioned rental spending to make a computer perform the step which judges that it is within the limits of the aforementioned available limit.

(Additional remark 7) Credit card identification information and a means to receive a dealings form and rental spending, A means to extract the available limit corresponding to credit card identification information and a dealings form from the memory measure which memorizes the available limit corresponding to credit card identification information and a dealings form, A credit card controlling device provided with a means by which the aforementioned rental spending judges that it is within the limits of the aforementioned available limit.

(Additional remark 8) Credit card identification information and the step which receives a dealings form and rental spending, The step which extracts the available limit corresponding to credit card identification information and a dealings form from the memory measure which memorizes the available limit corresponding to credit card identification information and a dealings form, The storage which stored the program for performing the step the aforementioned rental spending judges that it is within the limits of the aforementioned available limit to be and in which computer reading is possible.

[0031]

[Effect of the Invention]Since the available limit of the conventional credit card had managed only one available limit to the credit card, About the problem referred to as that those who have anxiety in the present security technology in use of the credit card in the Internet etc. even when there is little amount of use cannot use a credit card in comfort, By the method of setting up the available limit corresponding to the aforementioned dealings form, and performing utilization request processing based on the aforementioned available limit at the same time it sets up dealings forms corresponding to the store code of the present invention, such as usual and the Internet, By setting up the available limit at the time of Internet trading few, there is an effect referred to as being able to use a credit card in comfort if the person who has anxiety in the present security technology is also within the limits of an available limit.

TECHNICAL FIELD

[Field of the Invention]The present invention relates to the method of managing the available limit of a credit card.

PRIOR ART

[Description of the Prior Art]The available limit of the conventional credit card had managed only one available limit to the credit card.

EFFECT OF THE INVENTION

[Effect of the Invention]Since the available limit of the conventional credit card had managed only one available limit to the credit card, About the problem referred to as that those who have anxiety in the present security technology in use of the credit card in the Internet etc. even when there is little amount of use cannot use a credit card in comfort, By the method of setting up the available limit corresponding to the aforementioned dealings form, and performing utilization request processing based on the aforementioned available limit at the same time it sets up dealings forms corresponding to the store code of the present invention, such as usual and the Internet, By setting up the available limit at the time of Internet trading few, there is an effect referred to as being able to use a credit card in comfort if the person who has anxiety in the present security technology is also within the limits of an available limit.

TECHNICAL PROBLEM

[Problem to be solved by the invention]Since the available limit of the conventional credit card had managed only one available limit to the credit card, In use of the credit card in the Internet etc., even when there was little amount of use, there was a problem referred to as that those who have anxiety in the present security technology cannot use a credit card in comfort.

MEANS

[Means for solving problem]The first memory measure that memorizes the dealings form corresponding to store identification information about the aforementioned problem, The second memory measure which memorizes the available limit corresponding to credit card identification information and the aforementioned dealings form, Credit card identification information and a means to receive store identification information and rental spending, A means to extract the dealings form corresponding to store identification information from the above-mentioned first memory measure, It is solved by a credit card controlling device being provided with credit card identification information, a means to extract the available limit corresponding to a dealings form, and a means by which the aforementioned rental spending judges that it is within the limits of the aforementioned available limit, from the above-mentioned second memory measure.
[0005]
[Mode for carrying out the invention]Below, below Drawings are used and one embodiment of the credit card management method by the present invention is described in detail.

[0006]Fig.1 is a system configuration figure of this embodiment. In the figure, to the credit card controlling device 100, The operator of a credit card company operation. One or more sets of the credit card company terminals 140 and salesclerks who carry out operation. One or more sets of the Internet store servers 180 which perform agency of one or more sets of user-terminal 170 and user terminals and credit card controlling device with which one or more sets of store terminal 160 and the users who carry out operate it shall be connected via the network 150.

[0007]The credit card management controlling device 100, For example, either a credit card company terminal or a server is also installed in an accessible credit card contractor's credit card management center, [a store terminal and the Internet store server] Three DB(s) called store DB190 and user DB130 and utilization history DB191 which show a component later, The program 109 which receives the store conditions which include a store code, and a dealings form and a commission from the operator of a credit card company, and performs registration to store DB190, password [a name, the term of validity, and] - Lengthen with a credit card number from the operator of a credit card company, dropping bank - Lengthen, and a shoot seat number and the utilization condition which usually contains an available limit and an Internet usage limit are received, In use by the program 110 which performs registration to user DB130, the credit card number received from the store terminal or the Internet store server, and a name, use time and store code shopping, With reference to user DB130 and store DB190, a utilization result is edited [a utilization request including the usage pattern, the rental spending, and the payment method which is the identification information of use by a loan] into utilization history DB191 for a utilization history after that [write], It has the program 120 which performs transmission to the aforementioned store terminal or the aforementioned Internet store server.

[0008]The components which store DB190 holds are a store code, and a dealings form and a commission. password [a name, the term of validity, and] - Lengthen the component which user DB130 holds with a credit card number, it is dropping bank - Lengthened, and are a shoot seat number, a usual available limit, and an Internet usage limit. The components which utilization history DB191 holds are a credit card number, and a store code, a usage pattern, a payment method and time.

[0009]First, the store conditions and utilization condition from an operator of a credit card company are received, and store DB190 and the processing which performs registration to user DB130 are described using Fig.1, and Fig.9, Fig.2, Fig.4 and Fig.7.The flow chart with which Fig.9 describes the flow of store condition registration processing, the flow chart with which Fig.2 describes the flow of utilization condition registration processing, the thing in which Fig.4 disclosed change of the concrete contents of store DB190, and Fig.7 disclose change of the concrete contents of user DB130.

[0010]By Fig.9, operation of this system at the time of receiving store conditions from an operator through a credit card company terminal is described here.

[0011]When registering the store conditions of a new credit card transaction store, the operator of a credit card company uses the credit card company terminal 140, The demand for registering the store conditions of a new credit card transaction store into store DB190 to this system is

carried out transmitting S900 (store condition transmission). The store code, and the dealings form and the commission which the operator of the credit card company input are included in the information on the aforementioned store conditions. This system which received the aforementioned store conditions by S910 registers into store DB190 the information on the store conditions which include a store code, and a dealings form and a commission by S920. 400 is store DB190 at the time of registering two store information for the store conditions of a new credit card transaction store as "5678", a dealings form "usual", the "Internet" and a commission "3%", and "1%". [a store code "1234",]

[0012]And operation of this system at the time of receiving a utilization condition from an operator through a credit card company terminal is described by Fig.2.

[0013]When registering a new credit card user's utilization condition, the operator of a credit card company uses the credit card company terminal 140, The demand for registering a new credit card user's utilization condition into user DB130 to this system is carried out transmitting S200 (utilization condition transmission). password [a name, the term of validity, and] - Lengthen to the information on the aforementioned utilization condition with the credit card number which the operator of the credit card company input, it dropping bank - Lengthens to it, and the shoot seat number, the usual available limit, and the Internet usage limit are contained in it. password [a name, the term of validity, and] - Lengthen this system which received the aforementioned utilization condition by S210 with a credit card number by S220, it is dropping bank - Lengthened, and registers into user DB130 a shoot seat number and the information on a utilization condition which usually contains an available limit and an Internet usage limit. 700, A new credit card user's utilization condition. dropping bank "Nakahara bank" - password [name "Yamamoto", term-of-validity "2003.12-31-24:00" and] "9999" - lengthening, and lengthening - - shoot seat number "4444-5555-6666-7777" - usually -- an available limit -- "-- [a credit card number "4999-1111-2222-3333", and] It is user DB130 at the time of registering as 600,000" and an Internet usage limit "10,000."

[0014]Next, in the state where registration of the aforementioned store conditions and the aforementioned utilization condition is completed, The utilization request from a salesclerk or a user is received, and the processing which transmits the utilization result to the aforementioned utilization request to a salesclerk or a user with reference to store DB190 and user DB130 is described using Fig.1, and Fig.3, Fig.5, Fig.6, Fig.7 and Fig.8.That in which the flow chart with which Fig.3 describes the flow of utilization request decision processing, Fig.5, and Fig.6 disclosed the flow chart of utilization request processing, and Fig.7 disclosed change of the concrete contents of user DB130, and Fig.8 disclose change of the concrete contents of utilization history DB191.

[0015]By Fig.3, operation of this system at the time of receiving a store terminal or the utilization request from the Internet store server is described here. However, operation of this system after receiving the aforementioned utilization request is not concerned with the difference of the aforementioned utilization request transmitting origin, but since it is common, describes each send action of the aforementioned utilization request first here, and describes the above-

mentioned common operation after that.

[0016]At usual stores other than the Internet, operation of utilization request transmission to this system at the time of purchasing goods is described using a credit card. The salesclerk who kept the merchandise purchase person's credit card does the utilization request of a credit card transmitting S310 (utilization request transmission) to this system using the store terminal 160. The usage pattern, the rental spending, and the payment method which is the identification information of use by the credit card number, and the name, use time and store code shopping into which the salesclerk input using the store terminal 160, and use by a loan are included in the information on the aforementioned utilization request. This system which received the aforementioned utilization request by S320 carries out the comparison test of store DB190 and user DB130 to the aforementioned utilization request, and performs processing which transmits the utilization result to the aforementioned utilization request to the store terminal 160. The store terminal 160 which received the aforementioned utilization result by S310 outputs the duplicate of credit card use. A salesclerk is passing a merchandise purchase person the duplicate of the aforementioned credit card use, and can complete operation of the credit card utilization request transmission in the aforementioned usual store, and utilization result reception.

[0017]In the Internet, operation of utilization request transmission to this system at the time of purchasing goods is described using a credit card. A merchandise purchase person does the utilization request of a credit card transmitting S310 (utilization request transmission) to this system using the user terminal 170 and the Internet store server 180. The usage pattern, the rental spending, and the payment method which is the identification information of use by the credit card number, and the name, use time and store code shopping into which the merchandise purchase person input using the user terminal 170, and use by a loan are included in the information on the aforementioned utilization request. This system which received the aforementioned utilization request by S320 carries out the comparison test of store DB190 and user DB130 to the aforementioned utilization request, and performs processing which transmits the utilization result to the aforementioned utilization request to the store terminal 160. The Internet store server 180 which received the aforementioned utilization result by S310 transmits the aforementioned utilization result to the user terminal 170. A merchandise purchase person lets the user terminal 170 pass, is checking the aforementioned utilization result and can complete operation of the credit card utilization request transmission in the aforementioned Internet, and utilization result reception.

[0018]By Fig.5 and Fig.6, operation of this system at the time of receiving a store terminal or the utilization request from the Internet store server is described here.The credit card number in the user DB130 corresponding to the credit card number under aforementioned utilization request which received the utilization request by S500 and was received by S510 is searched. When processing which edits the utilization result at the time of exception processing by S570, and transmits the aforementioned utilization result to utilization request origin by S580 when a credit card number does not exist as a result of the aforementioned search is performed and a credit card number exists, decision processing S511 of the term of validity is performed.

[0019]In S511, the term of validity in the user DB130 corresponding to the use time under received aforementioned utilization request and the credit card number under aforementioned utilization request is compared. Processing which edits the utilization result at the time of exception processing by S570, and transmits the aforementioned utilization result to utilization request origin by S580 when use time is after the term of validity as a result of the aforementioned comparison is performed, and when use time is before the term of validity, decision processing S520 of a usage pattern is performed.

[0020]The store code in the store DB190 corresponding to the store code under received aforementioned utilization request is searched with S512. When processing which edits the utilization result at the time of exception processing by S570, and transmits the aforementioned utilization result to utilization request origin by S580 when a store code does not exist as a result of the aforementioned search is performed and a store code exists, decision processing S520 of a dealings form is performed. In S520, the dealings form corresponding to the store code under received aforementioned utilization request performs the Internet and the other (usually) decision processing.

[0021]When a dealings form is the Internet as a result of the aforementioned judgment, the judgment S530 of an Internet usage limit is performed, and, in the case except the Internet (usually), a dealings form usually performs the judgment S610 of an available limit.

[0022]In S530, the rental spending under received aforementioned utilization request is compared with the Internet usage limit corresponding to the store code under aforementioned utilization request. When the aforementioned rental spending is over the aforementioned Internet usage limit as a result of the aforementioned comparison, The utilization result at the time of exception processing is edited by S570, processing which transmits the aforementioned utilization result to utilization request origin by S580 is performed, and when the aforementioned rental spending is below the aforementioned Internet usage limit, updating S540 of an Internet usage limit is performed.

[0023]The amount of money which deducted the aforementioned rental spending from the Internet usage limit in the user DB130 in S540 is updated as a new Internet usage limit after credit card use, The store code under aforementioned utilization request and the information on a utilization history including a usage pattern, the amount of money, a payment method, and time are registered into utilization history DB191 by S541. User DB191 is DB generated by S541 or S621 at the time of first time utilization request reception. Then, processing which edits the utilization result at the time of normal processing by S550, and transmits the aforementioned utilization result to utilization request origin by S560 is performed.

[0024]In store conditions and the initial state after utilization condition registration this system 710, A utilization request called a credit card number "4999-1111-2222-3333", a name "Yamamoto", and store code "1234", usage pattern "shopping", rental spending "5,000" and payment method "package" / use time "2001.3.20-13:00" is received, It is user DB130 after performing the update process of an Internet usage limit corresponding to the aforementioned utilization request. The Internet usage limit of user DB130 is updated from "10,000" to "5,000."

[0025]800 is utilization history DB191 after this system receives the aforementioned utilization request and performs the update process of a utilization history in store conditions and the initial state after utilization condition registration corresponding to the aforementioned utilization request.

[0026]In S610, the rental spending under received aforementioned utilization request is compared with the usual available limit corresponding to the store code under aforementioned utilization request. Processing which edits the utilization result at the time of exception processing by S650, and transmits the aforementioned utilization result to utilization request origin by S660 when the aforementioned rental spending is over the aforementioned usual available limit as a result of the aforementioned comparison is performed, and when the aforementioned rental spending is below the aforementioned usual available limit, updating S620 of an available limit is usually performed.

[0027]The amount of money which deducted the aforementioned rental spending from the usual available limit in the user DB130 in S620 is updated as a new usual available limit after credit card use, The store code under aforementioned utilization request and the information on a utilization history including a usage pattern, the amount of money, a payment method, and time are registered into utilization history DB191 by S620. User DB191 is DB generated by S541 or S621 at the time of first time utilization request reception. Then, processing which edits the utilization result at the time of normal processing by S630, and transmits the aforementioned utilization result to utilization request origin by S640 is performed.

[0028]In the state after 710 this system 720, A utilization request called a credit card number "4999-1111-2222-3333", a name "Yamamoto", and store code "5678", usage pattern "shopping", rental spending "510,000", payment method "division two times" and use time "2001.3.20-18:00." It is user DB130 after receiving and usually performing the update process of an available limit corresponding to the aforementioned utilization request. The usual available limit of user DB130 is updated from "600,000" to "90,000."

[0029]810 is utilization history DB191 after this system receives the aforementioned utilization request and performs the update process of a utilization history in the state after 800 corresponding to the aforementioned utilization request. The utilization history information corresponding to the store code "5678" of utilization history DB191 is added.

[0030]In this embodiment, although the dealings form described as information corresponding to a store code, it does not need to be the information corresponding to a store code, for example, is not necessarily good also considering the connection form information itself which can identify that it is an Internet connectivity on a network as a dealings form.

(Additional remark 1) Credit card identification information and the step which receives store identification information and rental spending, The step which extracts the dealings form corresponding to store identification information from the first memory measure that memorizes the dealings form corresponding to the aforementioned store identification information, The step which extracts the available limit corresponding to credit card identification information and a dealings form from the second memory measure which memorizes the available limit

corresponding to the aforementioned credit card identification information and the aforementioned dealings form, A credit card management method, wherein the aforementioned rental spending is provided with the step which judges that it is within the limits of the aforementioned available limit.

(Additional remark 2) Credit card identification information and the step which receives store identification information and rental spending, The step which extracts the dealings form corresponding to store identification information from the first memory measure that memorizes the dealings form corresponding to the aforementioned store identification information, The step which extracts the available limit corresponding to credit card identification information and a dealings form from the second memory measure which memorizes the available limit corresponding to the aforementioned credit card identification information and the aforementioned dealings form, A program for the aforementioned rental spending to make a computer perform the step which judges that it is within the limits of the aforementioned available limit.

(Additional remark 3) The first memory measure that memorizes the dealings form corresponding to store identification information, The second memory measure which memorizes the available limit corresponding to credit card identification information and the aforementioned dealings form, Credit card identification information and a means to receive store identification information and rental spending, A means to extract the dealings form corresponding to store identification information from the above-mentioned first memory measure, A credit card controlling device having credit card identification information, a means to extract the available limit corresponding to a dealings form, and a means by which the aforementioned rental spending judges that it is within the limits of the aforementioned available limit, from the above-mentioned second memory measure.

(Additional remark 4) Credit card identification information and the step which receives store identification information and rental spending, The step which extracts the dealings form corresponding to store identification information from the first memory measure that memorizes the dealings form corresponding to the aforementioned store identification information, The step which extracts the available limit corresponding to credit card identification information and a dealings form from the second memory measure which memorizes the available limit corresponding to the aforementioned credit card identification information and the aforementioned dealings form, The storage which stored the program for performing the step the aforementioned rental spending judges that it is within the limits of the aforementioned available limit to be and in which computer reading is possible.

(Additional remark 5) Credit card identification information and the step which receives a dealings form and rental spending, The step which extracts the available limit corresponding to credit card identification information and a dealings form from the memory measure which memorizes the available limit corresponding to credit card identification information and a dealings form, A credit card management method, wherein the aforementioned rental spending is provided with the step which judges that it is within the limits of the aforementioned available

limit.

(Additional remark 6) Credit card identification information and the step which receives a dealings form and rental spending, The step which extracts the available limit corresponding to credit card identification information and a dealings form from the memory measure which memorizes the available limit corresponding to credit card identification information and a dealings form, A program for the aforementioned rental spending to make a computer perform the step which judges that it is within the limits of the aforementioned available limit.

(Additional remark 7) Credit card identification information and a means to receive a dealings form and rental spending, A means to extract the available limit corresponding to credit card identification information and a dealings form from the memory measure which memorizes the available limit corresponding to credit card identification information and a dealings form, A credit card controlling device provided with a means by which the aforementioned rental spending judges that it is within the limits of the aforementioned available limit.

(Additional remark 8) Credit card identification information and the step which receives a dealings form and rental spending, The step which extracts the available limit corresponding to credit card identification information and a dealings form from the memory measure which memorizes the available limit corresponding to credit card identification information and a dealings form, The storage which stored the program for performing the step the aforementioned rental spending judges that it is within the limits of the aforementioned available limit to be and in which computer reading is possible.

DESCRIPTION OF DRAWINGS

[Brief Description of the Drawings]
[Drawing 1]The figure showing a system configuration.
[Drawing 2]The flow chart which shows utilization condition registration processing.
[Drawing 3]The flow chart which shows utilization request decision processing.
[Drawing 4]The figure showing the store DB.
[Drawing 5]The flow chart which shows utilization request processing (the 1).
[Drawing 6]The flow chart which shows utilization request processing (the 2).
[Drawing 7]The figure showing the utilization condition DB.
[Drawing 8]The figure showing the utilization history DB.
[Drawing 9]The flow chart which shows store condition registration processing.
[Explanations of letters or numerals]
100 Credit card controlling device
109 Store condition receiving agent
110 Utilization condition receiving agent
120 Utilization request program
130 User DB
140 Credit card company terminal

150 Network
160 Store terminal
170 User terminal
180 Internet store server
190 Store DB
191 Utilization history DB

DRAWINGS

[Drawing 1]

[Drawing 2]

クレジットカード会社端末

START

利用条件送信 — S200

END

クレジットカード管理装置

START

利用条件受信 — S210

利用条件登録 — S220

END

[Drawing 3]

店舗端末/インターネット店舗サーバ

START

利用要求送信 — S300

利用結果受信 — S310

END

クレジットカード管理装置

START

利用要求処理 — S32C

END
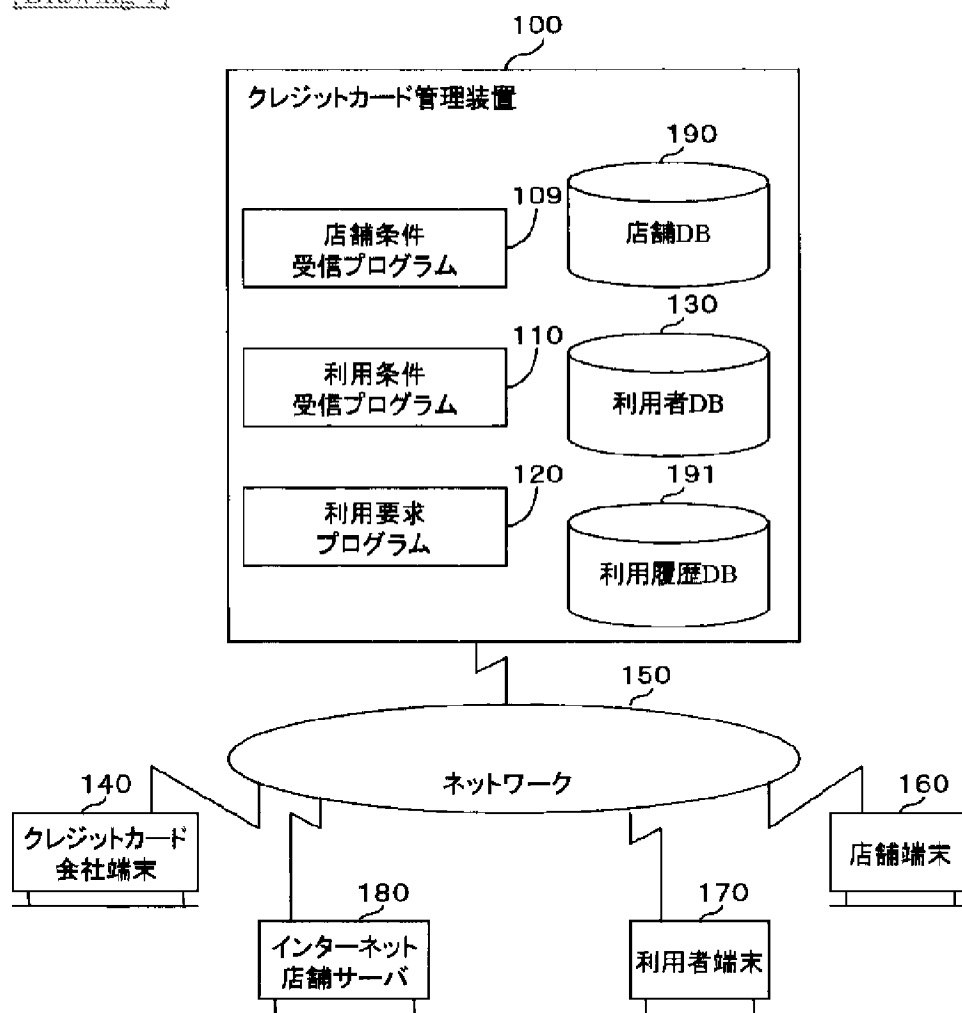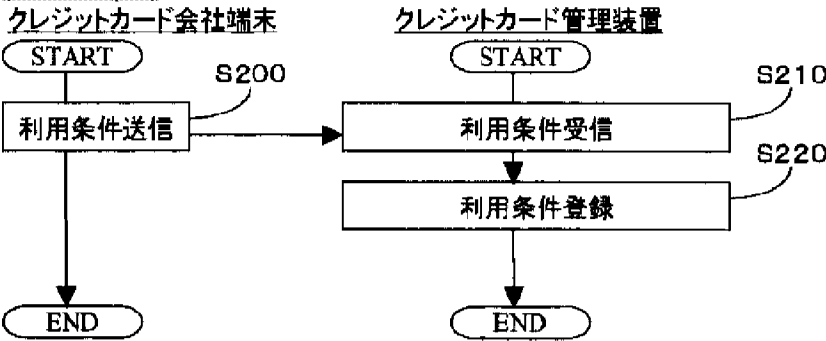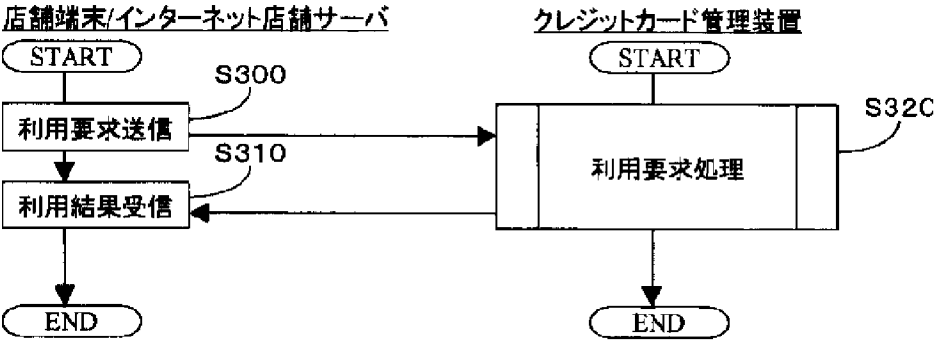
[Drawing 4]

400

店舗コード	取引形態	手数料
1234	通常	3%
5678	インターネット	1%

[Drawing 5]

```
                              ( START )
S500                    ┌──────────────────┐
 ───                    │   利用要求受信    │
                        └──────────────────┘
                                 │
S510                       ╱◇╲
 ───              クレジットカード番号 ─────────── N ───────────┐
                   は存在するか?                               │
                           │ Y                                │
S511                       ◇                                   │
 ───              有効期限以内か? ────────── N ────────────────┤
                           │ Y                                │
S512                       ◇                                   │
 ───              店舗コード ──────────── N ────────────────────┤
                   は存在するか?                               │
                           │ Y                                │
S520                       ◇                                   │
 ───              取引形態は ──── N ────► ( 1 )                 │
                   インターネットか?                           │
                           │ Y                                │
S530                       ◇                                   │
 ───              利用金額は ──────── N ─────────────────────┐ │
                   インターネット利用限度額                  │ │
                   以内か?                                   │ │
                           │ Y                              │ │
S540           ┌──────────────────────────┐                 │ │
 ───           │ インターネット利用限度額の更新 │            │ │
               └──────────────────────────┘                 │ │
                           │                                │ │
S541           ┌──────────────────┐                         │ │
 ───           │   利用履歴の更新   │                        │ │
               └──────────────────┘      ┌──────────────────┐│ │
                           │             │ 利用結果編集(異常) │ S570
S550           ┌──────────────────┐      └──────────────────┘
 ───           │ 利用結果編集(正常) │               │     S580
               └──────────────────┘      ┌──────────────────┐
                           │             │ 利用結果送信(異常) │
S560           ┌──────────────────┐      └──────────────────┘
 ───           │ 利用結果送信(正常) │               │
               └──────────────────┘               │
                           │                      │
                           └──────( END )─────────┘
```

[Drawing 6]

```
                          ┌───┐
                          │ 1 │
                          └─┬─┘
                            │
                            ▼
               ╱◇◇◇◇◇◇◇◇◇◇◇◇◇◇◇╲
S610          ╱   利用金額は       ╲
          ╱◇◇  通常利用限度額       ◇◇╲──────────────────────┐
           ╲      以内か?         ╱  N                      │
            ╲◇◇◇◇◇◇◇◇◇◇◇◇◇◇◇◇╱                           │
                    │ Y                                      │
                    ▼                                        │
S620    ┌─────────────────────┐                             │
        │   通常利用限度額の更新   │                             │
        └──────────┬──────────┘                             │
                    ▼                                        │
S621    ┌─────────────────────┐                             │
        │   利用履歴の更新        │                             │
        └──────────┬──────────┘                             │
                    ▼                                        ▼
S630    ┌─────────────────────┐      ┌─────────────────────┐  S650
        │  利用結果編集(正常)     │      │  利用結果編集(異常)     │
        └──────────┬──────────┘      └──────────┬──────────┘
                    ▼                             ▼
S640    ┌─────────────────────┐      ┌─────────────────────┐  S660
        │  利用結果送信(正常)     │      │  利用結果送信(異常)     │
        └──────────┬──────────┘      └──────────┬──────────┘
                    │                             │
                    ▼◄────────────────────────────┘
                ╭─────────╮
                │   END   │
                ╰─────────╯
```
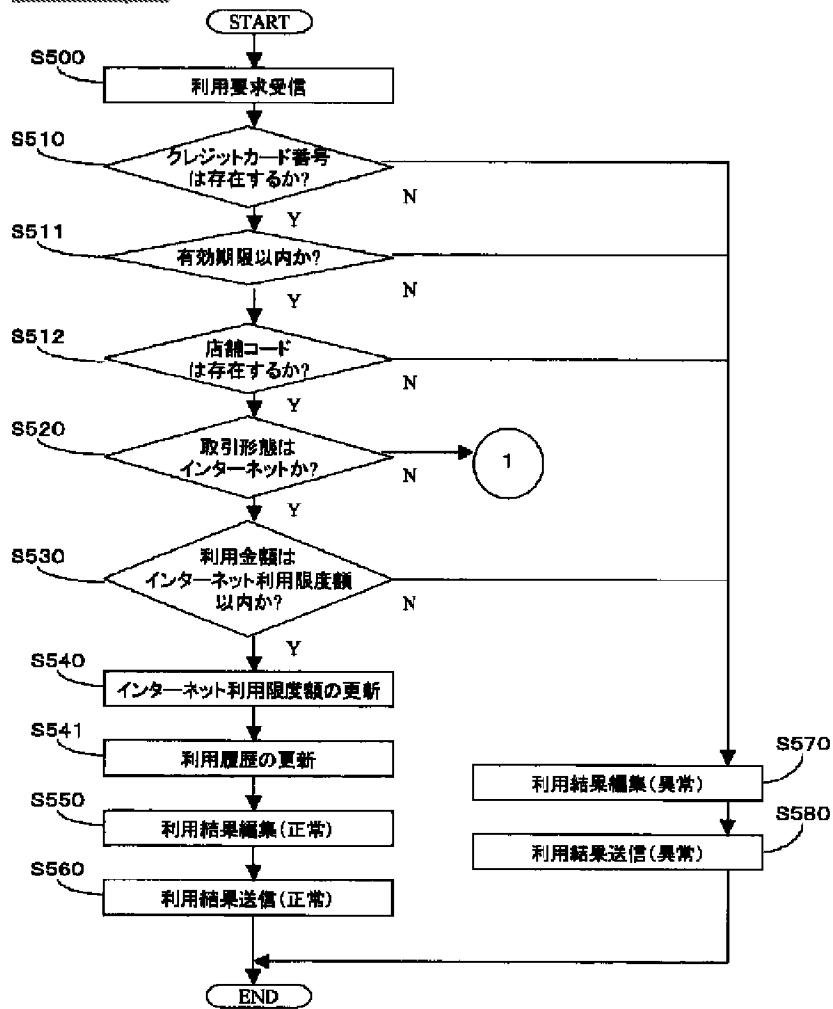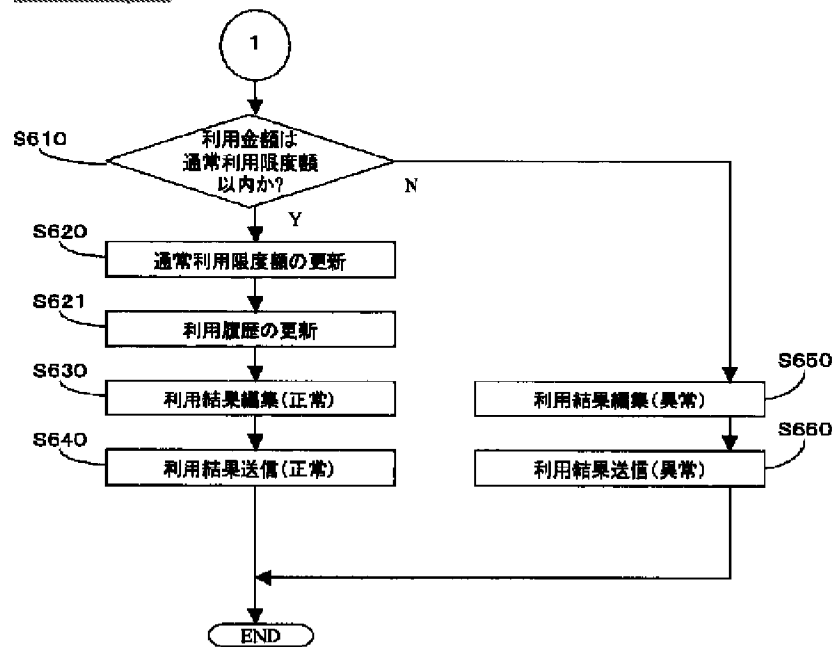
[Drawing 7]

700

クレジット カード番号	氏名	有効期限	暗証番号	引き落し 銀行	引き落し 口座番号
4999-1111 -2222-3333	山本	2003.12. 31-24:00	9999	中原銀行	4444-5555 -6666-7777

通常 利用限度額	インターネット 利用限度額
600,000	10,000

710

クレジット カード番号	氏名	有効期限	暗証番号	引き落し 銀行	引き落し 口座番号
4999-1111 -2222-3333	山本	2003.12. 31-24:00	9999	中原銀行	4444-5555 -6666-7777

通常 利用限度額	インターネット 利用限度額
600,000	5,000

720

クレジット カード番号	氏名	有効期限	暗証番号	引き落し 銀行	引き落し 口座番号
4999-1111 -2222-3333	山本	2003.12. 31-24:00	9999	中原銀行	4444-5555 -6666-7777

通常 利用限度額	インターネット 利用限度額
90,000	5,000

[Drawing 8]

800

クレジット カード番号	店舗コード	利用形態	金額	支払方法	日時
4999-1111 -2222-3333	1234	ショッピング	5,000	一括	2001. 3.20-13:00

810

クレジット カード番号	店舗コード	利用形態	金額	支払方法	日時
4999-1111 -2222-3333	1234	ショッピング	5,000	一括	2001. 3.20-13:00
4999-1111 -2222-3333	5678	ショッピング	510,000	分割二回	2001. 3.20-18:00

[Drawing 9]

クレジットカード会社端末

START

S900

店舗条件送信

END

クレジットカード管理装置

START

S910

店舗条件受信

S920

店舗条件登録

END